## ABSTRACT OF THE DISCLOSURE

An image-forming apparatus and an image-forming method using a cleanerless system are disclosed in which a non-contact developing assembly develops an electrostatic latent image with a magnetic one-component developer to form a magnetic-toner image and collects a magnetic toner having remained on the charging object member a member to be charged is charged by means of a charging assembly having a charging member the surface of which is movable with a velocity differential in the opposite direction with respect to the surface of the charging object member, and conductive particles are present at least at the contact surfaces between the charging member and the charging object member. The velocity differential is from -101 % to -400 %; the charging member has a surface roughness Ra of from 1  $\mu m$  to 500  $\mu m$ ; the charging object member has a surface with a contact angle to water of from 86° to 103°; and the magnetic one-compodent developer is composed of a magnetic toner having at least a binder resin and a magnetic material, and has an average circularity of 0.950 or more

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